



**TITLE:** Universal Financial Service Representative

**REPORTS TO:** Branch Manager

**JOB TYPE:** Full-Time

**CLASSIFICATION:** Non-exempt

**DEPARTMENT:** Member Services

**DATE:** March 2026

### **GENERAL SUMMARY**

Assists in building valued financial relationships with our members by actively recommending and cross-selling 1<sup>st</sup> Ed products and services that best meet our members' financial needs while providing outstanding professional service and answering all member inquiries.

### **ESSENTIAL FUNCTIONS**

1. Answers all incoming calls in a professional, timely and courteous manner; following established standards and guidelines for excellent member relations and efficiency.
2. Understands the credit union's financial goals and strategic direction.
3. Proactively supports the "sales and service" culture.
4. Utilizes account information to ask pertinent questions to assess member's financial needs to offer the best products and services to cross-sell.
5. Actively cross-sells and opens credit union products, establishes all services to members and potential members to meet their financial needs.
6. Consistently achieves threshold levels of sales goals and member services performance standards and training requirements.
7. Accepts and enters consumer, home equity, and mortgage loan applications when needed and provides loan pay-off information to appropriate parties.
8. Understands all security and responsibilities of the departments within the credit union and maintains a working knowledge of compliance/regulations in area of responsibility.
9. Maintains up-to-date knowledge of all credit union products and services along with the benefits and features of each.
10. Understands and follows all credit union policies and procedures.
11. Appropriately refers escalated service issues to the supervisor.
12. Processes all service requests for members such as stop payments, check orders, address changes, card ordering and account maintenance.
13. Provides accurate information regarding our loan and savings rates, fees, account balances, and activity.

14. Processes all transaction requests for members, such as payments, transfers, deposits, cash advances, outgoing wires, and withdrawals with accuracy and in accordance to our policy and procedure guidelines.
15. Establishes mobile banking and bill pay services for members and provides assistance and guidance in their use.
16. Performs the teller duties as needed.
17. Adheres to approved cash handling skills and ensures cash teller drawer is accurately balanced each day.
18. Provides efficient and professional service to all members in relation to all branch functions including teller processing and member services.
19. Maintains a safe work environment and reports any unsafe conditions immediately.
20. Ensures the timely opening and close of the branch daily, including maintaining a professional work area at the branch.
21. Accurately opens and closes memberships as needed.
22. Assists in completion of CTR's and SAR's as needed.
23. Accurately completes and submits time sheets.
24. Conducts Shared Branching transactions when needed.

### **ADDITIONAL FUNCTIONS**

1. Attend meetings, training courses, conferences and seminars.
2. Perform clerical support duties as necessary.
3. Assist in other departments as necessary.

### **JOB SPECIFICATIONS**

1. Requires completion of high school education.
2. Prior work experience in customer service or a related position.
3. Excellent member service and effective verbal and written communication skills.
4. Strong cross-selling skills.
5. Strong knowledge and understanding of financial products and services.
6. Basic keyboarding and data entry skills including knowledge of Outlook, Word, and Excel.
7. Intermediate mathematical skills (calculations and concepts involving decimals, percentages, fractions, etc.).
8. A positive, professional image and a high degree of confidentiality within the workplace.

### **PHYSICAL REQUIREMENTS**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. While performing the duties of this job, the employee is occasionally required to stand; walk; sit; use hands to finger, handle, or feel objects, tools or controls; reach with hands

and arms; talk or hear. The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by the job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus.

#### **DISCLAIMER**

The above information on this description has been designed to indicate the general nature and level of work performed by employees in this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities and qualifications required of employees assigned to this job. The location of this position could be at any of our branches.